

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 17-34674-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Robert Payne 43 Chimney Court Laurence Harbor, NJ 08879	Mayvis LaTrelle Payne 43 Chimney Court Laurence Harbor, NJ 08879
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Social Security No.:

xxx-xx-7074	xxx-xx-5161
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Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above-named case will be closed without entry of discharge on or after April 10, 2023 for the reason(s) indicated below.

- Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: March 8, 2023
JAN: mjb

Jeanne Naughton
Clerk

In re:
Michael Robert Payne
Mayvis LaTrelle Payne
Debtors

Case No. 17-34674-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Mar 08, 2023

User: admin
Form ID: clsnodsc

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Robert Payne, Mayvis LaTrelle Payne, 43 Chimney Court, Laurence Harbor, NJ 08879-2914

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 08 2023 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 08 2023 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	

District/off: 0312-3

User: admin

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Date Rcvd: Mar 08, 2023

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Total Noticed: 3

on behalf of Trustee Albert Russo docs@russotrustee.com

Aleisha Candace Jennings

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslg.com

Denise E. Carlon

on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Elizabeth K. Holdren

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing eholdren@hillwallack.com
jhanley@hillwallack.com;hwbnj@hillwallack.com;eholdren@ecf.courtdrive.com

Joel R. Glucksman

on behalf of Creditor Old Bridge Municipal Utilities Authority jglucksman@sh-law.com lmargotta@sh-law.com

John R. Morton, Jr.

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecf@gmail.com

Kevin Gordon McDonald

on behalf of Creditor Ditech Financial LLC kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

Lawrence A Fox

on behalf of Debtor Michael Robert Payne lafoxlaw@aol.com

Lawrence A Fox

on behalf of Joint Debtor Mayvis LaTrelle Payne lafoxlaw@aol.com

Nicholas V. Rogers

on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com

U.S. Trustee

USTPRegion03.NE. ECF@usdoj.gov

William R. Feldman

on behalf of Creditor NASA Federal Credit Union wrflaw@aol.com

TOTAL: 13